

공고용 BSPL

KB금융지주 KB Financial Group	연결 Consolidated	BS	PL
	별도 Separate	BS	PL
KB국민은행 KB Kookmin Bank	연결 Consolidated	BS	PL
	별도 Separate	BS	PL
	신탁 Trust	BS	PL
KB증권 KB Securities		BS	PL
KB손해보험 KB Insurance		BS	PL
KB국민카드 KB Kookmin Card		BS	PL
푸르덴셜생명 Prudential Life Insurance		BS	PL
KB자산운용 KB Asset Management		BS	PL
KB캐피탈 KB Capital		BS	PL
KB생명보험 KB Life Insurance		BS	PL
KB부동산신탁 KB Real Estate Trust		BS	PL
KB저축은행 KB Savings Bank		BS	PL
KB인베스트먼트 KB Investment		BS	PL
KB데이터시스템 KB Data System		BS	PL
KB신용정보 KB Credit Information		BS	PL

Disclaimer

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The financial statements presented herein are based on the Korean equivalent of International Financial Reporting Standards ("Korean IFRS") and are currently being reviewed by the Group's independent auditors and, accordingly, subject to change.

The consolidated financial information presented herein is based on Korean IFRS9(K-IFRS9).

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 3월 31일 현재

(As of March 31, 2022)

㈜ KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	28,984,257
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	68,100,541
III. 파생금융자산 (Derivative financial assets)	4,987,905
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	425,398,025
V. 투자금융자산 (Financial investments)	106,445,794
VI. 관계기업 및 공동기업 투자 (Investments in associates and joint ventures)	475,349
VII. 유형자산 (Property and equipment)	5,234,562
VIII. 투자부동산 (Investment property)	2,517,631
IX. 무형자산 (Intangible assets)	3,228,855
X. 순확정급여자산 (Defined benefit assets)	90,996
XI. 당기법인세자산 (Current income tax assets)	183,279
XII. 이연법인세자산 (Deferred income tax assets)	165,444
XIII. 매각예정자산 (Assets held for sale)	210,158
XIV. 기타자산 (Other assets)	33,988,166
자산총계 (Total assets)	680,010,962
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	13,125,773
II. 파생금융부채 (Derivative financial liabilities)	5,315,343

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 3월 31일 현재

(As of March 31, 2022)

㈜ KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
Ⅲ. 예수부채 (Deposits)	374,419,562
Ⅳ. 차입부채 (Debts)	60,336,137
Ⅴ. 사채 (Debentures)	68,840,552
Ⅵ. 충당부채 (Provisions)	812,365
Ⅶ. 순확정급여부채 (Defined benefit liabilities)	266,500
Ⅷ. 당기법인세부채 (Current income tax liabilities)	1,013,821
Ⅸ. 이연법인세부채 (Deferred income tax liabilities)	939,874
Ⅹ. 보험계약부채 (Insurance contract liabilities)	57,594,120
Ⅺ. 기타부채 (Other liabilities)	49,207,581
부채총계 (Total liabilities)	631,871,628
자 본 (Equity)	
Ⅰ. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	47,258,712
1. 자본금 (Share capital)	2,090,558
2. 신종자본증권 (Hybrid financial instrument)	3,436,817
3. 자본잉여금 (Capital surplus)	16,940,231
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	(322,591)
5. 이익잉여금 (Retained earnings)	26,099,885
6. 자기주식 (Treasury shares)	(986,188)
Ⅱ. 비지배지분 (Non-controlling interests)	880,622

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 3월 31일 현재

(As of March 31, 2022)

(주) KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
자본총계 (Total equity)	48,139,334
부채와 자본총계 (Total liabilities and equity)	680,010,962

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 3월 31일까지

(January 1, 2022 ~ March 31, 2022)

(주) KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	3,061,107
이자수익 (Interest income)	4,309,711
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	4,132,824
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	176,887
이자비용 (Interest expense)	(1,248,604)
II. 순수수수료이익 (Net fee and commission income)	914,997
수수료수익 (Fee and commission income)	1,337,135
수수료비용 (Fee and commission expense)	(422,138)
III. 순보험손익 (Net insurance income)	126,098
보험수익 (Insurance income)	4,199,946
보험비용 (Insurance expense)	(4,073,848)
IV. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	86,286
1. 당기손익조정접근법 조정전 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss before applying overlay approach)	(76,997)
2. 당기손익조정접근법 조정 손익 (Net gains/(losses) on overlay adjustment)	163,283
V. 기타영업손익 (Net other operating income(expenses))	(464,758)
VI. 일반관리비 (General and administrative expenses)	(1,691,786)

연결포괄손익계산서

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2022년 1월 1일부터 2022년 3월 31일까지

(January 1, 2022 ~ March 31, 2022)

(주) KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
VII. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	2,031,944
VIII. 신용손실충당금전입액 (Provision for credit losses)	(130,105)
IX. 영업이익 (Net operating profit)	1,901,839
X. 영업외손익 (Non-operating profit(loss))	7,565
1. 관계기업 및 공동기업 투자손익 (Share of profit of associates and joint ventures)	8,350
2. 기타영업외손익 (Net other non-operating income(expense))	(785)
XI. 법인세비용차감전순이익 (Profit before income tax)	1,909,404
XII. 법인세비용 (Income tax expense)	(445,285)
XIII. 당기순이익 (Profit for the period)	1,464,119
XIV. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(1,368,931)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(228,635)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(10,685)
2. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	0
3. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(217,136)
4. 당기손익-공정가치지정 금융부채 신용위험 변동손익 (Fair value changes on financial liabilities designated at fair value due to own credit risk)	(814)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(1,140,296)
1. 외환차이 (Exchange differences on translating foreign operations)	84,070

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 3월 31일까지

(January 1, 2022 ~ March 31, 2022)

(주) KB금융지주와 그 종속회사

(단위: 백만원)

KB Financial Group Inc. and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
2. 기타포괄손익-공정가치 측정 채무상품 관련 손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	(1,040,738)
3. 관계기업 및 공동기업 기타포괄손익에 대한 지분 (Shares of other comprehensive income of associates and joint ventures)	77
4. 현금흐름위험회피손익 (Cash flow hedges)	31,246
5. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	(24,166)
6. 특별계정 기타포괄손익 (Other comprehensive income(loss) arising from separate account)	(72,452)
7. 손익변동성 조정손익 (Net gains/(losses) on overlay adjustment)	(118,333)
XV. 당기총포괄이익 (Total comprehensive income for the period)	95,188
당기순이익의 귀속 (Profit attributable to:)	1,464,119
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	1,453,157
2. 비지배지분순이익 (Non-controlling interests)	10,962
당기총포괄이익 귀속 (Total comprehensive income attributable to:)	95,188
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	75,878
2. 비지배지분총포괄이익 (Non-controlling interests)	19,310
XVI. 주당이익(단위: 원) (Earnings per share)(in won)	
기본주당이익 (Basic earnings per share)	3,672
희석주당이익 (Diluted earnings per share)	3,591

재무상태표

(Separate Statements of Financial Position)

2022년 3월 31일 현재

(As of March 31, 2022)

(주) KB금융지주

KB Financial Group Inc.

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	2,251,021
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	734,736
III. 상각후원가측정 대출채권 (Loans at amortized cost)	249,128
IV. 종속기업 투자 (Investments in subsidiaries)	26,741,438
V. 유형자산 (Property and equipment)	5,395
VI. 무형자산 (Intangible assets)	16,118
VII. 순확정급여자산 (Net Defined Benefit Assets)	-
VIII. 이연법인세자산 (Deferred income tax assets)	6,954
IX. 기타자산 (Other assets)	1,193,465
자산총계 (Total assets)	31,198,255
부 채 (Liabilities)	
I. 차입부채 (Debts)	-
II. 사채 (Debentures)	5,294,132
III. 순확정급여부채 (Defined benefit liabilities)	289
IV. 당기법인세부채 (Current income tax liabilities)	936,268
V. 기타부채 (Other liabilities)	1,108,150
부채 총계 (Total liabilities)	7,338,839

재무상태표

(Separate Statements of Financial Position)

2022년 3월 31일 현재

(As of March 31, 2022)

(주) KB금융지주

KB Financial Group Inc.

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
자 본 (Equity)	
I. 자본금 (Share capital)	2,090,558
II. 신종자본증권 (Hybrid financial instrument)	3,436,562
III. 자본잉여금 (Capital surplus)	14,754,747
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(8,442)
V. 이익잉여금 (Retained earnings)	4,572,179
VI. 자기주식 (Treasury Shares)	(986,188)
자본총계 (Total equity)	23,859,416
부채와 자본총계 (Total liabilities and equity)	31,198,255

포괄손익계산서

(Separate Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 3월 31일까지

(January 1, 2022 ~ March 31, 2022)

(주) KB금융지주

KB Financial Group Inc.

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	(24,742)
이자수익 (Interest income)	3,116
1. 상각후원가측정 금융상품 이자수익 (Interest income from financial instruments at amortized cost)	2,455
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	661
이자비용 (Interest expense)	(27,858)
II. 순수수수료이익 (Net fee and commission income)	(767)
수수료수익 (Fee and commission income)	803
수수료비용 (Fee and commission expense)	(1,570)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	(425)
IV. 기타영업손익 (Net other operating income(expenses))	1,671,224
V. 일반관리비 (General and administrative expenses)	(22,721)
VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	1,622,569
VII. 신용손실충당금전입액 (Provision for credit losses)	3
VIII. 영업이익 (Net operating profit)	1,622,572
IX. 영업외손익 (Non-operating profit(loss))	(96)
X. 법인세비용차감전순이익 (Profit before income tax)	1,622,476
XI. 법인세수익 (Income tax expense)	1,329

포괄손익계산서

(Separate Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 3월 31일까지

(January 1, 2022 ~ March 31, 2022)

(주) KB금융지주

KB Financial Group Inc.

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
XII. 당기순이익 (Profit for the period)	1,623,805
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(112)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(112)
순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(112)
XIV. 당기총포괄이익 (Total comprehensive income for the period)	1,623,693
XV. 주당이익(단위: 원) (Earnings per share)(in won)	
기본주당이익 (Basic earnings per Share)	4,110
희석주당이익 (Diluted earnings per Share)	4,019

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 3월 31일 현재

(As of March 31, 2022)

주식회사 국민은행과 그 종속기업
KB Kookmin Bank and Subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	22,765,861
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	18,731,729
III. 파생금융자산 (Derivative financial assets)	4,091,603
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	366,626,706
V. 투자금융자산 (Financial investments)	66,115,548
VI. 관계기업 투자 (Investments in associates)	396,212
VII. 유형자산 (Property and equipment)	3,924,836
VIII. 투자부동산 (Investment property)	336,642
IX. 무형자산 (Intangible assets)	1,014,005
X. 당기법인세자산 (Current income tax assets)	126,414
XI. 이연법인세자산 (Deferred income tax assets)	163,948
XII. 매각예정자산 (Assets held for sale)	210,159
XIII. 기타자산 (Other assets)	8,575,100
자산총계 (Total assets)	493,078,763
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	179,776

연결재무상태표

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2022년 3월 31일 현재

(As of March 31, 2022)

주식회사 국민은행과 그 종속기업
KB Kookmin Bank and Subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	3,752,126
III. 예수부채 (Deposits)	366,614,335
IV. 차입부채 (Debts)	36,039,935
V. 사채 (Debentures)	29,096,939
VI. 충당부채 (Provisions)	431,259
VII. 순확정급여부채 (Defined benefit liabilities)	201,666
VIII. 당기법인세부채 (Current income tax liabilities)	23,055
IX. 이연법인세부채 (Deferred income tax liabilities)	549,003
X. 기타부채 (Other liabilities)	23,760,711
부채 총계 (Total liabilities)	460,648,805
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent entity)	32,218,871
1. 자본금 (Capital stock)	2,021,896
2. 신종자본증권 (Hybrid securities)	574,523
3. 자본잉여금 (Capital surplus)	5,025,335
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	1,003,493
5. 이익잉여금 (Retained earnings)	23,593,624

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 3월 31일 현재

(As of March 31, 2022)

주식회사 국민은행과 그 종속기업
KB Kookmin Bank and Subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
Ⅱ. 비지배지분 (Non-controlling interest equity)	211,087
자본총계 (Total equity)	32,429,958
부채와 자본총계 (Total liabilities and equity)	493,078,763

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 3월 31일까지

(January 1, 2022 ~ March 31, 2022)

주식회사 국민은행과 그 종속기업
KB Kookmin Bank and Subsidiaries(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	2,139,563
이자수익 (Interest income)	3,078,677
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	3,025,820
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	52,857
이자비용 (Interest Expense)	(939,114)
II. 순수수수료이익 (Net fee and commission income)	270,782
수수료수익 (Fee and commission income)	367,559
수수료비용 (Fee and commission expense)	(96,777)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	32,047
IV. 기타영업손익 (Net other operating income(expenses))	(198,019)
V. 일반관리비 (General and administrative expenses)	(1,020,882)
VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	1,223,491
VII. 신용손실충당금전입액 (Provision for credit losses)	(11,795)
VIII. 영업이익 (Net operating profit)	1,211,696
IX. 영업외손익 (Non-operating profit(loss))	3,745
관계기업투자손익 (Share of profit(loss) of associates)	(734)

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주식회사 국민은행과 그 종속기업
KB Kookmin Bank and Subsidiaries(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
기타영업외손익 (Net other non-operating income(expense))	4,479
X. 법인세비용차감전순이익 (Profit before income tax)	1,215,441
XI. 법인세비용 (Income tax expense)	(240,915)
XII. 당기순이익 (Profit for the period)	974,526
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(389,364)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(219,795)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(8,275)
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(211,520)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(169,569)
1. 외환차이 (Exchange differences on translating foreign operations)	65,917
2. 기타포괄손익-공정가치측정금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	(222,652)
3. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	177
4. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	(19,700)
5. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	6,689
XIV. 당기총포괄이익 (Total comprehensive income attributable to:)	585,162
당기순이익의 귀속 (Profit attributable to:)	974,526

연결포괄손익계산서

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KB Kookmin Bank and Subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	977,275
2. 비지배지분순이익 (Non-controlling interests)	(2,749)
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	585,162
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	585,357
2. 비지배지분총포괄이익 (Non-controlling interest)	(195)

재무상태표

(Separate Statements of Financial Position)

2022년 3월 31일 현재

(As of March 31, 2022)

주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	20,297,926
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	14,874,640
III. 파생금융자산 (Derivative financial assets)	4,083,858
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	354,485,508
V. 투자금융자산 (Financial investments)	64,917,987
VI. 관계기업 및 종속기업 투자 (Investments in associates and subsidiaries)	2,975,971
VII. 유형자산 (Property and equipment)	3,596,437
VIII. 투자부동산 (Investment property)	109,624
IX. 무형자산 (Intangible assets)	451,572
X. 당기법인세자산 (Current income tax assets)	121,136
XI. 이연법인세자산 (Deferred income tax assets)	-
XII. 매각예정자산 (Assets held for sale)	18,466
XIII. 기타자산 (Other assets)	8,332,977
자산총계 (Total assets)	474,266,102
부 채 (Liabilities)	
I. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	150,193

재무상태표

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주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
II. 파생금융부채 (Derivative financial liabilities)	3,752,329
III. 예수부채 (Deposits)	353,072,225
IV. 차입부채 (Debts)	34,580,449
V. 사채 (Debentures)	26,355,552
VI. 충당부채 (Provisions)	425,575
VII. 순확정급여부채 (Defined benefit liabilities)	188,942
VIII. 당기법인세부채 (Current income tax liabilities)	6,832
IX. 이연법인세부채 (Deferred income tax liabilities)	481,950
X. 기타부채 (Other liabilities)	23,190,203
부채 총계 (Total liabilities)	442,204,250
자 본 (Equity)	
I. 자본금 (Capital stock)	2,021,896
II. 신종자본증권 (Hybrid securities)	574,523
III. 자본잉여금 (Capital surplus)	5,220,031
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	929,473
V. 이익잉여금 (Retained earnings)	23,315,929
자본총계 (Total equity)	32,061,852
부채와 자본총계 (Total liabilities and equity)	474,266,102

손익계산서

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2022년 1월 1일부터 2022년 3월 31일까지

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주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	1,965,058
이자수익 (Interest income)	2,754,654
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	2,725,574
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	29,080
이자비용 (Interest Expense)	(789,596)
II. 순수수수료이익 (Net fee and commission income)	269,257
수수료수익 (Fee and commission income)	362,862
수수료비용 (Fee and commission expense)	(93,605)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	73,259
IV. 기타영업손익 (Net other operating income(expenses))	(227,739)
V. 일반관리비 (General and administrative expenses)	(932,676)
VI. 신용손실충당금 반영전 영업이익 (Operating profit before provision for credit losses)	1,147,159
VII. 신용손실충당금전입액 (Provision for credit losses)	(10,469)
VIII. 영업이익 (Net operating profit)	1,136,690
IX. 영업외손익 (Non-operating profit(loss))	11,734
관계기업투자손익 (Share of profit(loss) of associates)	21

손익계산서

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주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
기타영업외손익 (Net other non-operating income(expense))	11,713
X. 법인세비용차감전순이익 (Profit before income tax)	1,148,424
XI. 법인세비용 (Income tax expense)	(226,836)
XII. 당기순이익 (Profit for the period)	921,588
XIII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	(433,220)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(220,901)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(9,381)
2. 기타포괄손익 - 공정가치 측정 금융상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	(211,520)
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	(212,319)
1. 외환차이 (Exchange differences on translating foreign operations)	481
2. 기타포괄손익-공정가치측정금융상품관련손익 (Net gains/(losses) on financial instruments at fair value through other comprehensive income)	(219,489)
3. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	-
4. 해외사업장순투자위험회피수단의 손익 (Gains(losses) on hedging instruments of a net investment in a foreign operation)	-
5. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	6,689
XIV. 당기총포괄이익 (Total comprehensive income attributable to:)	488,368
당기순이익의 귀속 (Profit attributable to:)	921,588

손익계산서

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주식회사 국민은행
KB Kookmin Bank

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	921,588
2. 비지배지분순이익 (Non-controlling interests)	-
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	488,368
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	488,368
2. 비지배지분총포괄이익 (Non-controlling interest)	-

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2022년 3월 31일 현재

(As of March 31, 2022)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	28,326,545
1. 원화예치금 (Due from banks in won)	28,326,545
II. 유가증권 (Securities)	28,554,249
1. 주식 (Stock)	4,484,142
2. 국채 (Government bonds)	422,762
3. 금융채 (Finance debentures)	1,768,008
4. 지방채 (Local government bonds)	42,412
5. 사채 (Corporate bonds)	4,047,855
6. 외화유가증권 (Securities in foreign currency)	104,716
7. 매입어음 (Bills bought)	968,432
8. 기타유가증권 (Other securities)	16,715,922
III. 대출금 (Loans & discounts)	250,724
1. 부동산저당대출 (Loans on real estate collateral)	-
2. 채권담보대출 (Loans on receivables collateral)	50,444
3. 수익권담보대출 (Loans on trust benefit collateral)	200,280
IV. 콜론 (Call loans)	-

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2022년 3월 31일 현재

(As of March 31, 2022)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
V. 환매조건부채권 (Bonds purchased under resale agreements)	4,520,400
VI. 금전채권 (Money receivables)	10,529,369
VII. 수탁부동산 (Movables & real estate)	261,901
VIII. 기타자산 (Others)	369,552
1. 가지급금 (Suspense receivables)	6
2. 미수수익 (Accrued revenues receivable)	330,090
3. 미수금 (Accounts receivable)	28,992
4. 선급비용 (Prepaid expenses)	350
5. 선급금 (Prepaid payments)	10,114
6. 기타잡자산 (Prepaid expenses)	-
IX. 고유계정대 (Lendings to banking account)	1,926,704
X. 채권평가충당금(-) (Allowance for valuation of receivables(-))	(69)
자산총계 (Total assets)	74,739,375
부 채 (Liabilities)	
I. 금전신탁 (Money in trust)	62,507,966
1. 불특정금전신탁합동운용 (Unspecified money trust)	54
2. 적립식목적신탁합동운용 (Reserving objective trust(performance))	8,749

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2022년 3월 31일 현재

(As of March 31, 2022)

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
3. 가계금전신탁합동운용 (Household money trust)	9,665
4. 개발신탁합동운용 (Development Money Trust)	36
5. 노후생활연금신탁합동운용 (Money trust for old age living pension)	1,077
6. 기업금전신탁합동운용 (Business money trust)	1,251
7. 국민주신탁합동운용 (National stock trust)	2,647
8. 개인연금신탁합동운용 (Personal pension trust)	1,762,450
9. 가계장기신탁합동운용 (Long term house trust)	7,484
10. 근로자우대신탁합동운용 (Workers preferential trust)	1,261
11. 신종적립신탁합동운용 (New reserving trust)	5,218
12. 퇴직신탁운용 (Retirement trust)	7,784
13. 특정금전신탁 (Specified money trust)	24,174,664
14. 단위금전신탁합동운용 (Unit type money trust)	-
15. 추가금전신탁 (Open type money trust)	1,488
16. 신개인연금신탁합동운용 (New personal pension trust)	66,440
17. 신노후생활연금신탁합동운용 (New pension trust)	2,160
18. 신근로자우대신탁합동운용 (New workers preferential trust)	5
19. 연금신탁합동운용 (Pension trust)	1,989,856

대차대조표(신탁계정)

Balance Sheet (Trust accounts)

2022년 3월 31일 현재

(As of March 31, 2022)

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
20. 퇴직연금신탁 (Trust of retirement pension plan)	31,488,749
21. 개인종합자산신탁 (Individual savings account)	2,976,928
Ⅱ. 재산신탁 (Property in trust)	10,826,423
1. 유가증권의신탁 (Securities in trust)	80,715
2. 금전채권의신탁 (Money receivables in trust)	10,483,807
3. 부동산의신탁 (Real estate in trust)	261,901
Ⅲ. 공익신탁 (Public in trust)	1
Ⅳ. 기타부채 (Other borrowings)	1,285,329
1. 미지급금 (Accounts payable)	26,389
2. 선수수익 (Income in advance)	3,039
3. 미지급신탁보수 (Accrued payable trust fees)	70,428
4. 미지급신탁이익 (Accrued payable trust profit)	1,156,256
5. 미지급비용 (Accrued payable expenses)	29,217
Ⅴ. 특별유보금 (Special reserves)	119,656
부채 총계 (Total liabilities)	74,739,375

손익계산서(신탁계정)

Income Statement(Trust accounts)
2022년 1월 1일부터 2022년 3월 31일까지
(January 1, 2022 ~ March 31, 2022)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
수 익 (Revenues)	
I. 예치금이자 (Interest on due from banks)	116,749
II. 유가증권이자 (Interest on securities)	91,946
국채이자 (Interest on government bonds)	1,738
금융채이자 (Interest on finance debentures)	9,524
지방채이자 (Interest on local government bonds)	199
사채이자 (Interest on corporate bonds)	24,712
배당금수익 (Dividend income)	132
외화유가증권이자 (Interest on securities in foreign currency)	3,475
매입어음이자 (Interest on bills bought)	6,285
기타유가증권이자 (Interest on others securities)	45,881
III. 대출금이자 (Interest on loans & discounts)	1,719
부동산저당대출이자 (Interest on real estate collateral loans)	-
채권담보대출이자 (Interest on receivables collateral loans)	287
수익권담보대출이자 (Interest on trust benefit collateral loans)	1,432
IV. 콜론이자 (Interest on call loans)	-
V. 환매조건부채권이자 (Interest on bonds under resale agreements)	27,553

손익계산서(신탁계정)

Income Statement(Trust accounts)
2022년 1월 1일부터 2022년 3월 31일까지
(January 1, 2022 ~ March 31, 2022)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
VI. 금전채권이자 (Interest on money receivables)	46
VII. 파생상품관련익 (Revenues on derivatives)	-
VIII. 유가증권관련수익 (Revenues on securities)	43,145
유가증권매매익 (Gain on sales of securities)	41,443
유가증권상환익 (Gain on redemption of securities)	37
유가증권평가익 (Gain on valuation of securities)	1,665
VIII. 외화환차익 (Gain on foreign currency)	34
IX. 외화자산부채평가익 (Gain on valuation of assets and liabilities denominated in foreign currency)	31,737
X. 수입수수료 (Commissions received)	-
XI. 기타수익 (Other revenues)	236,808
XII. 고유계정대이자 (Interest on loans to banking account)	5,812
XIII. 특별유보금환입 (Transfer from special provision)	643
XIV. 채권평가충당금환입 (Transfer from allowance for valuation of receivables)	140
신탁이익계 (Total revenues)	556,332
비 용 (Expenses)	
I. 금전신탁이익 (Gain on money trust)	224,356
불특정금전신탁이익 (Gain on unspecified money trust)	-

손익계산서(신탁계정)

Income Statement(Trust accounts)
2022년 1월 1일부터 2022년 3월 31일까지
(January 1, 2022 ~ March 31, 2022)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
적립식목적신탁실적이익 (Gain on installment money trust(performance))	71
가계금전신탁이익 (Gain on household money trust)	44
개발신탁이익 (Gain on development trust)	-
노후생활연금신탁이익 (Gain on money trust for old age living pension)	3
기업금전신탁이익 (Gain on corporate money trust)	5
국민주신탁이익 (Gain on national stock trust)	68
개인연금신탁이익 (Gain on money trust for individual pension)	5,235
가계장기신탁이익 (Gain on household long-term money trust)	35
근로자우대신탁이익 (Gain on money trust for employee)	4
신종적립신탁이익 (Gain on new installment money trust)	28
퇴직신탁이익 (Gain on retirement trust)	26
특정금전신탁이익 (Gain on specified money trust)	112,067
추가금전신탁이익 (Gain on open type money trust)	(10)
신개인연금신탁이익 (Gain on new money trust for individual pension)	(161)
신노후생활연금신탁이익 (Gain on new money trust for old age living pension)	9
신근로자우대신탁이익 (Gain on money trust for employee)	-
연금신탁이익 (Gain on pension trust)	(9,080)

손익계산서(신탁계정)

Income Statement(Trust accounts)
2022년 1월 1일부터 2022년 3월 31일까지
(January 1, 2022 ~ March 31, 2022)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
퇴직연금신탁이익 (Gain on trust of retirement pension plan)	106,435
개인종합자산신탁이익 (Individual savings account)	9,577
II. 재산신탁이익 (Gain on property trust)	(36)
유가증권의신탁이익 (Gain on securities trust)	21
금전채권의신탁이익 (Gain on money receivables trust)	(57)
III. 기타지급이자 (Other interest paid)	-
IV. 지급수수료 (Commissions paid)	11,439
V. 파생상품관련손 (Loss on derivatives)	-
VI. 외화환차손 (Loss on foreign exchange)	109
VII. 외화자산부채평가손 (Loss on valuation of assets and liabilities denominated in foreign currency)	31,733
VIII. 유가증권관련비용 (Expenses on securities)	224,339
유가증권매매손 (Loss on sales of securities)	202,785
유가증권상환손 (Loss on redemption of securities)	1,322
유가증권평가손 (Loss on valuation of securities)	20,232
IX. 기금출연료 (Contribution to fund)	1,661
신용보증기금출연료 (Contribution to credit guarantee fund)	18
신탁보험료 (Insurance fees on deposits)	1,643

손익계산서(신탁계정)

Income Statement(Trust accounts)
2022년 1월 1일부터 2022년 3월 31일까지
(January 1, 2022 ~ March 31, 2022)

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
X. 세금과공과 (Taxes)	4,124
XI. 신탁보수 (Trust fees & commissions)	56,142
XII. 기타비용 (Other expenses)	1,816
XIII. 특별유보금전입 (Provision for special provision)	647
XIV. 채권평가충당금전입 (Provision for allowance for valuation of receivables)	2
신탁손실계 (Total expenses)	556,332

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 3월 31일 현재

(As of March 31, 2022)

KB증권 주식회사와 그 종속기업

(단위: 백만원)

KB Securities and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and deposits)	4,710,162
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	35,976,432
III. 파생금융자산 (Derivative financial assets)	982,314
IV. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	3,860,592
V. 종속기업및관계기업투자 (Investments in associates, subsidiaries and joint ventures)	163,162
VI. 상각후원가측정 대출채권 (Loans at amortized cost)	8,819,459
VII. 유형자산 (Property and equipment)	217,891
VIII. 투자부동산 (Investment property)	1,146,072
IX. 무형자산 (Intangible assets)	191,579
X. 당기법인세자산 (Current tax assets)	7,185
XI. 기타금융자산 (Other financial assets)	6,462,009
XII. 기타자산 (Other non-financial assets)	92,749
XIII. 매각예정자산 (Assets held for sale)	-
자산총계 (Total assets)	62,629,606
부 채 (Liabilities)	
I. 예수부채 (Deposits received)	9,347,159
II. 당기손익-공정가치측정 금융부채 (Financial liabilities at fair value through profit or loss)	12,955,388
III. 파생금융부채 (Derivative financial liabilities)	1,506,651

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 3월 31일 현재

(As of March 31, 2022)

KB증권 주식회사와 그 종속기업

(단위: 백만원)

KB Securities and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
IV. 차입부채 (Borrowings)	26,299,972
V. 당기법인세부채 (Current tax liabilities)	4,967
VI. 순확정급여부채 (Net defined benefit liabilities)	46,880
VII. 이연법인세부채 (Deferred tax liabilities)	51,403
VIII. 충당부채 (Provisions)	100,575
IX. 기타금융부채 (Other financial liabilities)	6,349,589
X. 기타부채 (Other non-financial liabilities)	376,688
부채 총계 (Total liabilities)	57,039,272
자 본 (Equity)	
I. 지배기업 주주지분 (Controlling interests)	5,561,053
1. 자본금 (Stockholder's equity)	1,493,102
2. 신종자본증권 (Hybrid securities)	214,945
3. 기타불입자본 (Other paid-in capital)	1,478,688
4. 이익잉여금 (Retained earnings)	2,163,685
5. 기타자본구성요소 (Elements of other shareholders' equity)	210,633
II. 비지배지분 (Non-controlling interests)	29,281
자본총계 (Total equity)	5,590,334
부채와 자본총계 (Total liabilities and equity)	62,629,606

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 3월 31일까지

(January 1, 2022 ~ March 31, 2022)

KB증권 주식회사와 그 종속기업

(단위: 백만원)

KB Securities and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	4,529,216
수수료수익 (Commissions received)	314,057
금융상품평가 및 처분이익 (Gain on valuation(sales) of financial assets)	3,659,426
이자수익 (Interest income)	238,547
상각후원가측정금융자산평가및처분이익 (Gain on valuation(disposal) of loans)	2,267
외환거래이익 (Gain on foreign transactions)	257,856
기타영업수익 (Others)	57,063
II. 영업비용 (Operating expenses)	4,378,103
수수료비용 (Commissions expense)	52,233
금융상품평가 및 처분손실 (Loss on valuation(sales) of financial assets)	3,730,776
이자비용 (Interest expense)	104,123
상각후원가측정금융자산평가및처분손실 (Loss on valuation(disposal) of loans)	13,668
외환거래손실 (Loss on foreign transactions)	242,369
판매비와 관리비 (General and administrative expenses)	210,513
기타영업비용 (Others)	24,421
III. 영업이익(손실) (Operating profit(loss))	151,113
IV. 영업외수익 (Non-operating income)	19,122

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 3월 31일까지

(January 1, 2022 ~ March 31, 2022)

KB증권 주식회사와 그 종속기업
KB Securities and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
V. 영업외비용 (Non-operating expenses)	8,268
VI. 법인세비용차감전순이익(손실) (Net income(loss) before income tax from continuing operations)	161,967
VII. 법인세비용(수익) (Income tax expense(income) from continuing operations)	46,057
VIII. 당기순이익(손실) (Net income(loss))	115,910
1. 지배기업주주지분순이익 (Shareholders of the parent entity)	115,715
2. 비지배지분순이익 (Non-controlling interest)	195
IX. 기타포괄손익 (Other comprehensive gain(loss))	6,823
X. 당기총포괄이익(손실) (Consolidated net comprehensive income(loss))	122,734
1. 지배기업주주지분총포괄이익 (Shareholders of the parent entity)	121,848
2. 비지배지분총포괄이익 (Non-controlling interest)	886

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 3월 31일 현재

(As of March 31, 2022)

KB손해보험주식회사와 그 종속회사
KB Insurance and subsidiaries(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금및현금성자산 (Cash and cash equivalents)	512,101
II. 금융자산 (Financial assets)	32,335,072
1. 당기손익공정가치측정금융자산 (Financial assets at fair value through profit or loss)	8,699,600
2. 기타포괄손익공정가치측정금융자산 (Financial assets at fair value through other comprehensive income)	5,596,951
3. 상각후원가측정금융자산 (Financial assets at amortised cost)	8,924,297
4. 상각후원가측정대출채권 (Loans)	8,369,914
5. 상각후원가측정기타수취채권 (Other receivables)	744,310
III. 관계기업투자주식 (Investments in associates)	5,327
IV. 위험회피목적파생상품자산 (Derivative assets to hedge)	4,170
V. 재보험자산 (Reinsurance assets)	1,421,618
VI. 투자부동산 (Investment property)	217,526
VII. 유형자산 (Property and equipment)	699,272
VIII. 무형자산 (Intangible assets)	67,578
IX. 당기법인세자산 (Current tax assets)	1,236
X. 이연법인세자산 (Deferred tax assets)	3,466
XI. 순확정급여부채 (Defined benefit liabilities)	86,052

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 3월 31일 현재

(As of March 31, 2022)

KB손해보험주식회사와 그 종속회사

(단위: 백만원)

KB Insurance and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
XII. 신계약비 (Deferred acquisition costs)	1,407,385
XIII. 기타자산 (Other assets)	88,736
XIV. 특별계정자산 (Separate account assets)	3,469,249
자산총계 (Total assets)	40,318,787
부 채 (Liabilities)	
I. 보험계약부채 (Insurance liabilities)	31,984,012
II. 금융부채 (Financial liabilities)	1,220,188
1. 당기손익인식금융부채 (Financial liabilities at fair value through profit or loss)	8,432
2. 차입부채 (Debts)	79,260
3. 사채 (Debentures)	378,142
4. 기타금융부채 (Other financial liabilities)	754,354
III. 위험회피목적파생상품부채 (Derivative liabilities to hedge)	149,932
IV. 충당부채 (Provisions)	27,943
V. 확정급여채무 (Net defined benefit liabilities)	332
VI. 당기법인세부채 (Current tax liabilities)	373
VII. 이연법인세부채 (Deferred tax liabilities)	144,472
VIII. 기타부채 (Other liabilities)	129,006

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 3월 31일 현재

(As of March 31, 2022)

KB손해보험주식회사와 그 종속회사

(단위: 백만원)

KB Insurance and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
IX. 특별계정부채 (Separate account liabilities)	3,662,143
부채 총계 (Total liabilities)	37,318,400
자 본 (Equity)	
I. 지배기업소유지분 (Equity attributable to shareholders of the Parent Company)	2,995,133
1. 자본금 (Capital stock)	33,250
2. 자본잉여금 (Capital surplus)	348,454
3. 자본조정 (Capital adjustments)	(9)
4. 기타포괄손익누계액 (Accumulated other comprehensive income)	(448,930)
5. 이익잉여금 (Retained earnings)	3,062,368
II. 비지배지분 (Non-controlling interests)	5,254
자본총계 (Total equity)	3,000,387
부채와 자본총계 (Total liabilities and equity)	40,318,787

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 3월 31일까지

(January 1, 2022 ~ March 31, 2022)

KB손해보험주식회사와 그 종속회사

(단위: 백만원)

KB Insurance and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating revenue)	3,744,003
보험료수익 (Premium income)	3,078,571
재보험금수익 (Reinsurance income)	145,555
구상이익 (Gain from reimbursement)	2,676
수입경비 (Recovered expenses)	11,641
이자수익 (Interest income)	176,308
배당수익 (Dividend income)	21,115
유가증권 평가 및 처분이익 (Gain on valuation and disposal of securities)	9,450
대여금 및 수취채권 평가 및 처분이익 (Gain on valuation and disposal of loans and other receivables)	17,174
파생상품관련이익 (Gain on valuation and disposal of derivatives)	3,950
종속기업투자주식관련이익 (Gain on valuation and disposal of Investments in subsidiaries)	2
외화거래이익 (Foreign currency transaction gain)	79,876
재보험자산변동 (Gain on changes of reinsurance assets)	77,306
기타수익 (Other income)	100,919
특별계정수익 (Separate account income)	19,460
II. 영업비용 (Operating expenses)	3,544,244
보험계약부채전입액 (Change in insurance liabilities)	371,627

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 3월 31일까지

(January 1, 2022 ~ March 31, 2022)

KB손해보험주식회사와 그 종속회사

(단위: 백만원)

KB Insurance and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
보험금비용 (Insurance claims paid)	1,330,312
환급금 및 배당금비용 (Refund of surrender value and dividend expenses)	776,912
재보험료비용 (Reinsurance expenses)	299,200
구상손실 (Loss from reimbursement)	-
손해조사비 (Claim survey expenses paid)	63,961
신계약비상각비 (Amortization of deferred acquisition costs)	216,692
사업비 (Insurance operating expenses)	301,867
이자비용 (Interest expense)	3,470
유가증권 평가 및 처분손실 (Loss on valuation and disposal of securities)	31,396
대여금 및 수취채권 평가 및 처분손실 (Loss on valuation and disposal of loans and other receivables)	92
파생상품관련손실 (Loss on valuation and disposal of derivatives)	70,246
종속기업투자주식관련손실 (Loss on investments on subsidiaries and associates)	-
외화거래손실 (Foreign currency transaction loss)	7,827
재보험자산변동 (Loss on changes of reinsurance assets)	-
재산관리비 (Administrative expenses for assets)	20,284
부동산관리비 (Administrative expenses for real estate)	3,800
기타비용 (Other expenses)	27,098

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KB손해보험주식회사와 그 종속회사

(단위: 백만원)

KB Insurance and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
특별계정비용 (Separate account expenses)	19,460
III. 영업이익(손실) (Operating income)	199,758
IV. 영업외이익 (Non-operating income (expense))	294
영업외수익 (Non-operating income)	4,122
영업외비용 (Non-operating expenses)	3,828
V. 법인세비용차감전계속영업순이익 (Profit before income tax from continuing operations)	200,052
VI. 계속영업법인세비용 (Income tax expense from continuing operations)	53,031
VII. 계속영업당기순이익 (Profit for the period from continuing operations)	147,021
VIII. 중단사업손익 (Profit for the period from discontinued operations)	-
IX. 당기순이익 (Profit for the period)	147,021
X. 기타포괄손익 (Other comprehensive income (loss))	(463,506)
후속적으로 당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	(1,491)
1. 확정급여채무 재측정요소 (Remeasurements of defined benefit plans)	(1,500)
2. 재평가잉여금 (Revaluation of property and equipment)	-
3. 기타포괄손익-공정가치측정 지분증권 관련손익 (Unrealized net change in fair value of equity instruments at fair value through other comprehensive income)	9
후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	(462,015)
1. 기타포괄손익-공정가치측정금융상품관련손익 (Unrealized net change in fair value of financial assets at fair value through other comprehensive income)	(352,632)

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(January 1, 2022 ~ March 31, 2022)

KB손해보험주식회사와 그 종속회사

(단위: 백만원)

KB Insurance and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
2. 손익변동성 조정 손익 (Amount reclassified between profit or loss and other comprehensive income applying the overlay approach)	(55,713)
3. 현금흐름위험회피파생상품평가손익 (Effective portion of changes in fair value of cash flow hedges)	(1,288)
4. 관계기업기타포괄손익 (Unrealized net change in other comprehensive income of associate)	3
5. 해외사업환산손익 (Foreign currency translation differences for foreign operations)	3,169
6. 특별계정기타포괄손익 (Other comprehensive income arising from separate account)	(55,553)
X. 당기총포괄손익 (Total comprehensive income for the period)	(316,485)
당기순이익의귀속 (Profit for the period attributable to :)	147,021
1. 지배기업소유지분순이익 (Shareholders of the Parent Company)	146,888
2. 비지배지분순이익 (Non-controlling interests)	133
총포괄손익의귀속 (Total comprehensive income for the year attributable to)	(316,485)
1. 지배기업소유지분총포괄손익 (Shareholders of the Parent Company)	(316,697)
2. 비지배지분총포괄손익 (Non-controlling interests)	213

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 3월 31일 현재

(As of March 31, 2022)

주식회사 KB국민카드와 그 종속기업
KB Kookmin Card and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	329,588
II. 당기손익-공정가치측정 금융자산 (Financial assets at fair value through profit or loss)	806,525
III. 파생금융자산 (Derivative financial assets)	74,871
IV. 상각후원가측정 대출채권 (Loans at amortized cost)	24,986,559
V. 투자금융자산 (Financial investments)	63,342
VI. 관계기업투자 (Investments in associates)	7,193
VII. 유형자산 (Property and equipment)	163,526
VIII. 무형자산 (Intangible assets)	208,840
IX. 이연법인세자산 (Deferred income tax assets)	137,794
X. 기타자산 (Other assets)	460,258
자산총계 (Total assets)	27,238,496
부 채 (Liabilities)	
I. 차입부채 (Debts)	3,255,273
II. 파생금융부채 (Derivative financial liabilities)	687
III. 사채 (Debentures)	16,642,794
IV. 충당부채 (Provisions)	204,380

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 3월 31일 현재

(As of March 31, 2022)

주식회사 KB국민카드와 그 종속기업
KB Kookmin Card and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
V. 순확정급여부채 (Net defined benefit liabilities)	10,345
VI. 기타부채 (Other liabilities)	2,683,852
부채 총계 (Total liabilities)	22,797,331
자 본 (Equity)	
I. 지배기업 주주지분 (Equity attributable to shareholders of the parent company)	4,403,753
1. 자본금 (Share capital)	460,000
2. 자본잉여금 (Capital surplus)	1,976,987
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	42,857
4. 이익잉여금 (Retained earnings)	1,923,909
II. 비지배지분 (Non-controlling interests)	37,412
자본총계 (Total equity)	4,441,165
부채와 자본총계 (Total liabilities and equity)	27,238,496

연결포괄손익계산서

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(January 1, 2022 ~ March 31, 2022)

주식회사 KB국민카드와 그 종속기업
KB Kookmin Card and subsidiaries(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 순이자이익 (Net interest income)	363,430
이자수익 (Interest income)	465,882
이자비용 (Interest expense)	(102,452)
II. 순수수수료이익 (Net fee and commission income)	149,461
수수료수익 (Fee and commission income)	400,017
수수료비용 (Fee and commission expense)	(250,556)
III. 당기손익-공정가치측정 금융상품 순손익 (Net gains/(losses) on financial instruments at fair value through profit or loss)	214
IV. 기타영업손익 (Net other operating income(expenses))	(100,152)
V. 일반관리비 (General and administrative expenses)	(136,189)
VI. 신용손실충당금전입액 (Provision for credit losses)	(111,174)
VII. 영업이익 (Net operating profit)	165,590
VIII. 영업외손익 (Non-operating profit(loss))	(754)
관계기업투자손익 (Share of profit(loss) of associates)	207
기타영업외손익 (Net other non-operating income(expense))	(961)
IX. 법인세비용차감전순이익 (Profit before income tax)	164,836
X. 법인세비용 (Income tax expense)	(45,821)
XI. 당기순이익 (Profit for the period)	119,015

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(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 3월 31일까지

(January 1, 2022 ~ March 31, 2022)

주식회사 KB국민카드와 그 종속기업
KB Kookmin Card and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
XII. 법인세비용차감후기타포괄손익 (Other comprehensive income(loss) for the period, net of tax)	16,830
후속적으로 당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified to profit or loss)	(490)
1. 순확정급여부채의 재측정요소 (Actuarial gains(losses) on post defined benefit pension plans)	(490)
2. 기타포괄손익-공정가치 측정 지분상품 관련 손익 (Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income)	-
후속적으로 당기손익으로 재분류될 수 있는 포괄손익 (Items that may be reclassified subsequently to profit or loss)	17,320
1. 관계기업 기타포괄손익에 대한 지분 (Share of other comprehensive income of associates)	(240)
2. 현금흐름위험회피 수단의 손익 (Cash flow hedges)	14,300
3. 해외사업환산손익 (Foreign currency translation difference for foreign operations)	3,260
XIII. 당기총포괄이익 (Total comprehensive income for the period)	135,845
당기순이익의 귀속 (Profit attributable to:)	119,015
지배기업주주지분순이익 (Shareholders of the parent entity)	118,887
비지배지분순이익 (Non-controlling interests)	128
당기총포괄이익의 귀속 (Total comprehensive income attributable to:)	135,845
지배기업주주지분총포괄이익 (Shareholders of the parent entity)	135,225
비지배지분총포괄이익 (Non-controlling interest)	620

재무상태표

(Statements of Financial Position)

2022년 3월 31일 현재

(As of March 31, 2022)

푸르덴셜생명보험주식회사
Prudential Life Insurance

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금및현금성자산 (Cash and cash equivalents)	194,197
II. 당기손익인식금융자산 (Financial assets at fair value through profit or loss)	6,434
III. 매도가능금융자산 (Available-for-sale Financial assets)	7,005,513
IV. 만기보유금융자산 (Held-to-maturity investment)	9,322,709
V. 대출채권및수취채권 (Loans and receivables)	1,118,158
VI. 파생상품자산 (Derivative financial assets)	266
VII. 투자부동산 (Investment property)	47,862
VIII. 유형자산 (Property and equipment)	51,564
IX. 무형자산 (Intangible assets)	34,122
X. 사용권자산 (Right-of-use assets)	5,894
XI 기타자산 (Other assets)	355,889
XII. 특별계정자산 (Separate account assets)	5,666,065
자산총계 (Total assets)	23,808,673
부 채 (Liabilities)	
I. 보험부채 (Policy reserve)	15,411,518
II. 계약자지분조정 (Policy reserve adjustment)	(760)

재무상태표

(Statements of Financial Position)

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푸르덴셜생명보험주식회사
Prudential Life Insurance

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
Ⅲ. 파생상품부채 (Derivative financial liabilities)	28,177
Ⅳ. 기타금융부채 (Other financial liabilities)	165,899
Ⅴ. 당기법인세부채 (Current tax liabilities)	48,797
Ⅵ. 이연법인세부채 (Deferred tax liabilities)	199,526
Ⅶ. 충당부채 (Provisions)	2,313
Ⅷ. 확정급여채무 (Net defined benefit liabilities)	-
Ⅸ. 리스부채 (Lease liabilities)	5,821
Ⅹ. 기타부채 (Other liabilities)	58,685
Ⅺ. 특별계정부채 (Separate account liabilities)	5,707,672
부채 총계 (Total liabilities)	21,627,648
자 본 (Equity)	
Ⅰ. 지배기업주주지분 (Shareholders of the parent company)	2,181,025
1. 자본금 (Capital stock)	150,000
2. 자본조정 (Capital adjustment)	-
3. 기타포괄손익누계액 (Other comprehensive income)	(139,720)
4. 이익잉여금 (Retained earnings)	2,170,745
Ⅱ. 비지배지분 (Non-controlling interests)	-

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재무상태표

(Statements of Financial Position)

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(As of March 31, 2022)

푸르덴셜생명보험주식회사

Prudential Life Insurance

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
자본총계 (Total equity)	2,181,025
부채와 자본총계 (Total liabilities and equity)	23,808,673

손익계산서

(Separate Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 3월 31일까지

(January 1, 2022 ~ March 31, 2022)

푸르덴셜생명보험주식회사
Prudential Life Insurance

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	636,755
보험료수익 (Premium income)	362,311
재보험수익 (Reinsurance income)	1,428
재보험자산전입액 (Gain on changes of reinsurance assets)	1,492
이자수익 (Interest income)	148,889
당기손익인식금융자산관련이익 (Gain on financial assets at fair value through profit or loss)	-
매도가능금융자산관련이익 (Gain on available-for-sale financial assets)	52,824
대출채권및기타수취채권관련이익 (Gain on loans and other receivables)	3
파생상품관련이익 (Gains on derivatives)	65
외환거래이익 (Foreign currency transaction gain)	22,667
배당금수익 (Dividend income)	7,933
특별계정수입수수료 (Separate account commission received)	29,102
특별계정수익 (Separate account income)	7,257
기타영업수익 (Other operation income)	2,784
II. 영업비용 (Operating expenses & claims)	546,822
책임준비금전입액 (Increase in policy reserve)	277,152
재보험자산환입액 (Loss on changes of reinsurance assets)	-
지급보험금 (Claim & surrender)	140,653

손익계산서

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2022년 1월 1일부터 2022년 3월 31일까지

(January 1, 2022 ~ March 31, 2022)

푸르덴셜생명보험주식회사
Prudential Life Insurance

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
재보험비용 (Reinsurance expenses)	1,124
사업비 (Operating expenses)	66,460
신계약비상각비 (Amortization of deferred acquisition cost)	28,318
재산관리비 (Investment administrative expenses)	2,599
이자비용 (Interest expenses)	55
당기손익인식금융자산관련손실 (Loss on financial assets at fair value through profit or loss)	38
매도가능금융자산관련손실 (Loss on available-for-sale financial assets)	6,207
대출채권및기타수취채권관련손실 (Loss on loans and other receivables)	7
파생상품관련손실 (Losses on derivatives)	11,075
외환거래손실 (Foreign currency transaction Loss)	599
특별계정지급수수료 (Separate account commission paid)	2,953
특별계정비용 (Separate account expenses)	7,257
기타영업비용 (Other operating losses)	2,325
Ⅲ. 영업이익(손실) (Operating income(Losses))	89,933
Ⅳ. 영업외수익 (Non-operating income)	52
Ⅴ. 영업외비용 (Non-operating expenses)	1,847
Ⅵ. 법인세차감전이익 (Profit before tax expense)	88,139
Ⅶ. 법인세비용 (Income tax expense)	17,181

손익계산서

(Separate Statements of Comprehensive Income)
2022년 1월 1일부터 2022년 3월 31일까지
(January 1, 2022 ~ March 31, 2022)

푸르덴셜생명보험주식회사
Prudential Life Insurance

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
Ⅷ. 당기순이익 (Net income)	70,958
Ⅸ. 기타포괄손익 (Other comprehensive income for the period)	(447,921)
당기손익으로 재분류되지 않는 항목 (Items that will not be reclassified to profit or loss)	(118)
1. 순확정급여부채의 재측정 요소 (Actuarial gains(losses) on post defined benefit pension plans)	(163)
2. 기타포괄손익에 대한 법인세효과 (Income tax relating to this item)	45
후속적으로 당기손익으로 재분류될 수 있는 항목 (Items that may be reclassified subsequently to profit or loss)	(447,803)
1. 매도가능금융자산평가이익(손실) (Gain on valuation of available-for-sales securities)	(596,595)
2. 만기보유금융자산평가이익(손실) (Loss on valuation of held-to-maturity assets)	(1,630)
3. 위험회피목적파생상품평가손익 (Gain on valuation of derivatives financial instruments for hedge accounting)	45
4. 특별계정기타포괄손익 (Other comprehensive income on separate account)	(19,479)
5. 기타포괄손익에 대한 법인세효과 (Income tax relating to this item)	169,856
X. 당기포괄이익 (Total comprehensive income for the period)	(376,963)

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 3월 31일 현재

(As of March 31, 2022)

KB자산운용주식회사와 그 종속회사

KB Asset Management and subsidiaries

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	26,909
II. 당기손익인식금융자산 (Financial assets at fair value through profit or loss)	226,465
III. 기타포괄손익-공정가치측정유가증권 (Fair value through other comprehensive income)	31,133
IV. 관계기업 투자 (Investments in associates)	285
V. 파생금융자산 (Derivative financial assets)	514
VI. 대출채권 (Loans)	3,038
VII. 유형자산 (Property and equipment)	5,216
VIII. 기타금융자산 (Other financial assets)	37,117
IX. 매각예정자산 (Assets held for sale)	-
X. 이연법인세자산 (Deferred income tax assets)	1,267
XI. 기타자산 (Other assets)	6,631
자산총계 (Total assets)	338,575
부 채 (Liabilities)	
I. 예수부채 (Deposits)	9,771
II. 차입부채 (Debts)	-
III. 기타금융부채 (Other financial liabilities)	80,140
IV. 충당부채 (Provisions)	743

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KB자산운용주식회사와 그 종속회사

KB Asset Management and subsidiaries

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
V. 순확정급여부채 (Defined benefit liabilities)	392
VI. 파생상품부채 (Derivative liabilities)	62
VII. 기타부채 (Other liabilities)	28,132
부채 총계 (Total liabilities)	119,240
자 본 (Equity)	
I. 지배기업주주지분 (Equity attributable to shareholders of the parent company)	219,335
1. 자본금 (Share capital)	38,338
2. 자본잉여금 (Capital surplus)	246
3. 기타포괄손익누계액 (Accumulated other comprehensive income)	(216)
4. 이익잉여금 (Retained earnings)	180,967
II. 비지배지분 (Non-controlling interests)	-
자본총계 (Total equity)	219,335
부채와 자본총계 (Total liabilities and equity)	338,575

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 3월 31일까지

(January 1, 2022 ~ March 31, 2022)

KB자산운용주식회사와 그 종속회사

(단위: 백만원)

KB Asset Management and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	49,002
수수료수익 (Commissions received)	40,240
이자수익 (Interest income)	1,089
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	253
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	837
배당금수익 (Dividend income)	145
금융상품평가 및 처분이익 (Gain on valuation(sales) of financial assets)	1,648
외환거래이익 (Gain on foreign transactions)	2,068
기타영업수익 (Others)	3,812
II. 영업비용 (Operating expenses)	32,621
수수료비용 (Commissions expense)	3,198
이자비용 (Interest expense)	40
금융상품평가 및 처분손실 (Loss on valuation(sales) of financial assets)	9,121
외환거래손실 (Loss on foreign transactions)	845
판매비와관리비 (General and administrative expenses)	17,427
기타영업비용 (Others)	1,990
III. 영업이익 (Operating profit)	16,381
IV. 영업외수익 (Non-operating income)	82

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KB자산운용주식회사와 그 종속회사

(단위: 백만원)

KB Asset Management and subsidiaries

(in million won)

과목명(Description)	금액(Amount)
V. 영업외비용 (Non-operating expenses)	150
VI. 법인세비용차감전순이익 (Net income before income tax from continuing operations)	16,313
VII. 법인세비용 (Income tax expense from continuing operations)	4,517
VIII. 당기순이익 (Net income)	11,796
IX. 기타포괄손익 (Other comprehensive gain)	389
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	-
1. 순확정급여부채 재측정요소 (Remeasurements of defined benefit plans)	-
2. 기타포괄손익-공정가치측정 금융상품의 평가이익(손실) (Gain(Losses) on valuation of financial instruments at fair value through other)	-
후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	389
1. 매도가능금융자산평가손익 (Gain on valuation of financial assets available for sale)	(78)
2. 해외사업장환산손익 (Foreign currency translation differences for foreign operations)	467
X. 총포괄이익 (Total comprehensive income)	12,185
연결순손익의 귀속 (Profit for the period attributable to)	
1. 지배기업주주지분순이익 (Shareholders of the Parent Company)	11,796
2. 비지배지분순이익 (Non-controlling interests)	
연결총포괄손익의 귀속 (Total comprehensive income for the year attributable to)	12,185
1. 지배기업주주지분총포괄이익 (Shareholders of the Parent Company)	
2. 비지배지분총포괄이익 (Non-controlling interests)	

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 3월 31일 현재

(As of March 31, 2022)

KB캐피탈 주식회사와 그 종속회사
KB Capital Co., Ltd. and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 현금성자산 (Cash and cash equivalents)	591,707
II. 매도가능금융자산 (Financial assets available for sale)	207,819
III. 파생금융자산 (Derivative financial assets)	19,224
IV. 관계기업 및 종속기업 투자자산 (Investments in associates and joint ventures)	18,333
V. 대여금 및 수취채권 (Loans and receivables)	10,499,153
VI. 유형자산 (Property and equipment)	39,439
VII. 무형자산 (Intangible assets)	20,593
VIII 기타자산 (Other assets)	3,598,102
자산총계 (Total assets)	14,994,371
부 채 (Liabilities)	
I. 차입부채 (Debts)	1,339,341
II. 발행사채 (Debenture issued)	10,613,385
III. 파생금융부채 (Derivative Instruments Liabilities)	-
IV. 충당부채 (Provisions)	9,204

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 3월 31일 현재

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KB캐피탈 주식회사와 그 종속회사
KB Capital Co., Ltd. and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
V. 당기법인세부채 (Current tax liabilities)	361
VI. 기타부채 (Other liabilities)	973,762
VII. 이연법인세부채 (Deferred tax liabilities)	61,356
부채 총계 (Total liabilities)	12,997,409
자 본 (Equity)	
I. 자본금 (Capital stock)	160,876
II. 신종자본증권 (Hybrid bond)	499,101
III. 자본잉여금 (Capital surplus)	330,214
IV. 자본조정 (Capital adjustment)	(17,956)
V. 기타포괄손익누계액 (Accumulated other comprehensive loss)	(12,323)
VI. 이익잉여금 (Retained earnings)	1,023,546
VII. 비지배지분 (Non-controlling interests)	13,504
자본총계 (Total equity)	1,996,961
부채와 자본총계 (Total liabilities and equity)	14,994,371

연결포괄손익계산서

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2022년 1월 1일부터 2022년 3월 31일까지

(January 1, 2022 ~ March 31, 2022)

KB캐피탈 주식회사와 그 종속회사
KB Capital Co., Ltd. and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업이익 (Operating profit)	117,731
순이자이익 (Net interest income)	106,604
순수수료이익 (Net fee and commission income)	200,473
당기손익금융자산 관련손익 (Gain on financial assets at fair value through profit or loss)	7,834
기타영업손익 (Other operating profit)	(162,785)
신용손실에 대한 손상차손 (Impairment loss on credit loss)	(1,453)
일반관리비 (General and administrative expenses)	(32,942)
II. 영업외손익 (Non-operating profit(loss))	(6,643)
III. 법인세비용차감전순이익 (Profit before income tax)	111,088
IV. 법인세비용 (Income tax expense)	(27,238)
V. 당기순이익 (Profit for the period)	83,851
VI. 기타포괄손익 (Other comprehensive gain(loss))	(3,952)
VII. 총포괄이익 (Total comprehensive income)	79,899

재무상태표

(Statements of Financial Position)

2022년 3월 31일 현재

(As of March 31, 2022)

KB생명보험주식회사

KB Life Insurance

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금및예치금 (Cash and due from financial institutions)	442,977
II. 금융자산 (Financial assets)	8,111,356
III. 재보험자산 (Reinsurance assets)	1,907
IV. 신계약비 (Deferred acquisition costs)	241,414
V. 유형자산 (Property and equipment)	13,752
VI. 무형자산 (Intangible assets)	19,415
VII. 당기법인세자산 (Current tax assets)	-
VIII. 이연법인세자산 (Deferred tax assets)	73,144
IX. 기타자산 (Other assets)	19,032
X. 특별계정자산 (Separate account assets)	1,477,928
자산총계 (Total assets)	10,400,925
부 채 (Liabilities)	
I. 보험부채 (Policy reserve)	7,904,294
II. 계약자지분조정 (Policy reserve adjustment)	(4,963)
III. 금융부채 (Financial liabilities)	284,132
IV. 이연법인세부채 (Deferred tax liabilities)	-

재무상태표

(Statements of Financial Position)

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KB생명보험주식회사

KB Life Insurance

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
V. 총당부채 (Provisions)	22,644
VI. 퇴직급여부채 (Reserve for severance benefits)	257
VII. 기타부채 (Other liabilities)	385,020
VIII. 특별계정부채 (Separate account liabilities)	1,490,415
부채 총계 (Total liabilities)	10,081,799
자 본 (Equity)	
I. 지배기업주주지분 (Shareholders of the parent company)	319,126
1. 자본금 (Capital stock)	456,000
2. 자본조정 (Capital adjustment)	-
3. 기타포괄손익누계액 (Other comprehensive income)	(188,289)
4. 이익잉여금 (Retained earnings)	51,415
II. 비지배지분 (Non-controlling interests)	-
자본총계 (Total equity)	319,126
부채와 자본총계 (Total liabilities and equity)	10,400,925

손익계산서

(Income Statements)

2022년 1월 1일부터 2022년 3월 31일까지
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KB생명보험주식회사
KB Life Insurance

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	729,933
보험료수익 (Premium income)	458,042
재보험수익 (Reinsurance income)	1,244
책임준비금환입액 (Reversal of insurance reserve)	158,770
이자수익 (Interest income)	
1. 기타포괄손익-공정가치측정 및 상각후원가 측정 금융상품 이자수익 (Interest income from financial instruments at fair value through other comprehensive income and amortized cost)	44,849
2. 당기손익-공정가치측정 금융상품 이자수익 (Interest income from financial instruments at fair value through profit or loss)	584
당기손익-공정가치측정 금융상품 관련 이익 (Gains on financial instruments at fair value through profit or loss)	20,668
기타포괄손익-공정가치측정 금융상품 관련 이익 (Gains on financial instruments at fair value through other comprehensive income)	1,210
상각후원가측정 금융상품 관련 이익 (Gain on financial instruments at amortised cost)	-
파생상품평가 및 거래이익 (Gains on valuation(sales) of derivatives)	506
특별계정수입수수료 (Separate account commission received)	8,753
특별계정수익 (Separate account income)	3,282
기타영업수익 (Other operation income)	32,025
II. 영업비용 (Operating expenses & claims)	740,590
책임준비금전입액 (Increase in policy reserve)	-
지급보험금 (Claim & surrender)	621,617

손익계산서

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KB생명보험주식회사
KB Life Insurance

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
재보험비용 (Reinsurance expenses)	2,136
사업비 (Operating expenses)	50,886
신계약비상각비 (Amortization of deferred acquisition cost)	22,159
자산관리비 (Investment administrative expenses)	1,240
당기손익-공정가치측정 금융상품 관련 손실 (Losses on financial instruments at fair value through profit or loss)	2,320
기타포괄손익-공정가치측정 금융상품 관련 손실 (Losses on financial instruments at fair value through other comprehensive income)	-
파생상품평가 및 처분손실 (Losses on valuation(sales) of derivatives)	27,714
특별계정비용 (Separate account expenses)	3,282
기타영업비용 (Other operating losses)	9,236
Ⅲ. 영업이익(손실) (Operating income(Losses))	(10,657)
Ⅳ. 영업외수익 (Non-operating income)	22
Ⅴ. 영업외비용 (Non-operating expenses)	22
Ⅵ. 법인세차감전이익 (Profit before tax expense)	(10,657)
Ⅶ. 법인세비용 (Income tax expense)	7,433
Ⅷ. 당기순이익 (Net income)	(18,090)
Ⅸ. 기타포괄손익 (Other comprehensive income for the period)	(123,064)
당기손익으로 재분류되지 않는 항목 (Items that will not be reclassified to profit or loss)	

손익계산서

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2022년 1월 1일부터 2022년 3월 31일까지
(January 1, 2022 ~ March 31, 2022)

KB생명보험주식회사
KB Life Insurance

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
1. 순확정급여부채의 재측정 요소 (Actuarial gains(losses) on post defined benefit pension plans)	-
2. 기타포괄손익-공정가치측정 금융상품의 평가이익(손실) (Gain(Losses) on valuation of financial instruments at fair value through other)	(2,179)
후속적으로 당기손익으로 재분류될 수 있는 항목 (Items that may be reclassified subsequently to profit or loss)	
1. 기타포괄손익-공정가치측정 금융상품의 평가이익(손실) (Gain on valuation of available-for-sales securities)	(89,691)
2. 특별계정기타포괄손익 (Other comprehensive income from Separate account)	(2,776)
3. 손익변동성조정손익 (Overlay approach-adjustment)	(28,418)
X. 당기포괄이익 (Total comprehensive income for the period)	(141,154)

재무상태표

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2022년 3월 31일 현재

(As of March 31, 2022)

KB부동산신탁 주식회사

(단위: 백만원)

KB Real Estate Trust

(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	262,942
현금 및 현금성 자산 (Cash and cash equivalents)	150,346
예치금 (Deposits)	112,596
II. 증권 (Securities)	38,217
당기손익-공정가치측정 유가증권 (Securities at fair value through profit or loss)	38,217
관계회사투자지분 (Investments in associates)	-
III. 파생상품자산 (Derivative assets)	-
IV. 대출채권 (Loans)	108,855
대여금 (Loans)	-
신탁계정대 (Loans to trust)	130,289
대손충당금(-) (Allowance for doubtful accounts)	(21,434)
V. 유형자산 (Property and equipment)	14,569
VI. 기타자산 (Other assets)	51,931
자산총계 (Total assets)	476,514
부 채 (Liabilities)	
I. 차입부채 (Debts)	-

재무상태표

(Statements of Financial Position)

2022년 3월 31일 현재

(As of March 31, 2022)

KB부동산신탁 주식회사

KB Real Estate Trust

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
Ⅱ. 기타부채 (Other liabilities)	123,955
부채 총계 (Total liabilities)	123,955
자 본 (Equity)	
Ⅰ. 자본금 (Share capital)	80,000
Ⅱ. 기타포괄손익누계액 (Accumulated other comprehensive income)	220
Ⅲ. 이익잉여금 (Retained earnings)	272,339
자본총계 (Total equity)	352,559
부채와 자본총계 (Total liabilities and equity)	476,514

손익계산서

(Income Statements)

2022년 1월 1일부터 2022년 3월 31일까지
(January 1, 2022 ~ March 31, 2022)

KB부동산신탁 주식회사
KB Real Estate Trust

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	33,761
수수료수익 (Commissions received)	31,197
증권평가 및 처분이익 (Gains on valuation(sales) of Securities)	444
이자수익 (Interest income)	1,890
대출채권 관련 이익 (Income from trading loans)	-
기타의 영업수익 (Other operating income)	230
II. 영업비용 (Operating expenses)	12,372
수수료비용 (Commissions)	55
증권평가 및 처분손실 (Loss on valuation(sales) of Securities)	611
이자비용 (Interest expenses)	151
대출평가 및 처분손실 (Loss on valuation and disposal of loans receivable)	1,497
외환거래손실 (Loss on foreign transactions)	-
판매비와관리비 (General and administrative expenses)	10,002
기타의 영업비용 (Other operating expenses)	56
III. 영업이익(손실) (Operating profit(loss))	21,389
IV. 영업외수익 (Non-operating income)	16
V. 영업외비용 (Non-operating expenses)	2

손익계산서

(Income Statements)

2022년 1월 1일부터 2022년 3월 31일까지
(January 1, 2022 ~ March 31, 2022)

KB부동산신탁 주식회사
KB Real Estate Trust

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
VI. 법인세비용차감전계속사업손익 (Net income(loss) before income tax from continuing operations)	21,403
VII. 계속사업손익 법인세비용 (Income tax expense from continuing operations)	5,667
VIII. 계속사업이익 (Net income (loss) from continuing operations)	15,736
IX. 중단사업손익 (Net income (loss) from discontinued operations)	
X. 당기순이익 (Net income)	15,736

재무상태표

(Statements of Financial Position)

2022년 3월 31일 현재

(As of March 31, 2022)

주식회사 KB저축은행
KB Savings Bank Co., Ltd.(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 예치금 (Cash and due from financial institutions)	167,754
II. 유가증권 (Securities)	22,044
III. 대출채권 (Loans)	2,439,762
IV. 유형자산 (Tangible assets)	18,132
V. 기타자산 (Other assets)	106,851
자산총계 (Total assets)	2,754,543
부 채 (Liabilities)	
I. 예수금 (Deposits)	2,365,768
II. 차입금 (Loan payable)	51,823
III. 기타부채 (Other liabilities)	67,527
부채 총계 (Total liabilities)	2,485,118
자 본 (Equity)	
I. 자본금 (Capital stock)	40,010
II. 자본잉여금 (Capital surplus)	139,471
III. 이익잉여금 (Retained earnings)	90,962
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(1,018)

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재무상태표

(Statements of Financial Position)

2022년 3월 31일 현재

(As of March 31, 2022)

주식회사 KB저축은행
KB Savings Bank Co., Ltd.

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자본총계 (Total equity)	269,425
부채와 자본총계 (Total liabilities and equity)	2,754,543

손익계산서

(Income Statements)

2022년 1월 1일부터 2022년 3월 31일까지
(January 1, 2022 ~ March 31, 2022)

주식회사 KB저축은행
KB Savings Bank Co., Ltd.

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating income)	44,395
이자수익 (Interest income)	38,705
1. 예치금이자 (Interest on deposits)	485
2. 단기매매증권이자 (Interest on trading securities)	-
3. 매도가능증권이자 (Interest on securities available for sale)	-
4. 만기보유증권이자 (Interest on held-to-maturity securities)	37
5. 대출금이자 (Interest on loans & discounts)	38,117
6. 기타이자수익 (Other operating income)	66
유가증권평가및처분이익 (Gains on valuation(sales) of Securities)	-
대출채권평가및처분이익 (Gains on valuation(sales) of Loans)	1,684
수수료수익 (Fee and commission income)	3,997
기타영업수익 (Other operation income)	9
배당금수익 (Dividend income)	-
II. 영업외수익 Non-operating income	43
III. 영업비용 Operating expenses & claims	34,460
이자비용 (Interest expense)	12,277
1. 예수금이자 (Interest on deposits)	11,565

손익계산서

(Income Statements)

2022년 1월 1일부터 2022년 3월 31일까지
(January 1, 2022 ~ March 31, 2022)

주식회사 KB저축은행
KB Savings Bank Co., Ltd.

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
2. 사채이자 (Interest on bonds)	662
3. 기타이자비용 (Interest on others)	52
유가증권평가및처분손실 (Loss on valuation(sales) of Securities)	-
대출채권평가및처분손실 (Loss on valuation(sales) of Loans)	10,846
1. 대손상각비 (Bad debt expense)	10,193
수수료비용 (Fee and commission expense)	2,744
기타영업비용 (Other operating losses)	1,975
판매비와관리비 (Selling and administrative expenses)	6,618
IV. 영업외비용 (Non-operating expenses)	14
V. 법인세차감전순이익 (Income before income tax expenses)	9,964
VI. 당기순이익 (Net income)	7,356

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 3월 31일 현재

(As of March 31, 2022)

KB인베스트먼트와 그 종속회사
KB Investment and subsidiaries(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 현금 및 현금성 자산 (Cash and cash equivalents)	132,110
II. 예치금 (Due from bank)	47,916
III. 창업투자자산 (Investment in small and medium sized enterprises)	957,294
IV. PEF 투자자산 (Investment in PEF)	54,286
V. 기타자산 (Other assets)	11,832
자산총계 (Total assets)	1,203,437
부 채 (Liabilities)	
I. 단기차입금 (Short-term borrowings)	250,000
II. 확정급여부채 (Allowance for retirement and severance benefit)	128
III. 파생상품부채 (Derivative debts)	
IV. 기타부채 (Other liabilities)	684,797
부채 총계 (Total liabilities)	934,926
자 본 (Equity)	
I. 자본금 (Capital stock)	112,627
II. 자본잉여금 (Capital surplus)	1,019
III. 자본조정 (Capital adjustment)	(336)

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 3월 31일 현재

(As of March 31, 2022)

KB인베스트먼트와 그 종속회사
KB Investment and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
Ⅲ. 기타포괄손익누계액 (Accumulated other comprehensive income)	(65)
Ⅳ. 이익잉여금 (Retained earnings)	155,266
자본총계 (Total equity)	268,511
부채와 자본총계 (Total liabilities and equity)	1,203,437

연결손익계산서

(Consolidated Income Statements)
2022년 1월 1일부터 2022년 3월 31일까지
(January 1, 2022 ~ March 31, 2022)

KB인베스트먼트와 그 종속회사
KB Investment and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 영업수익 (Operating revenues)	36,215
창업투자수익 (Revenues on investments in small and medium-size enterprises)	30,645
PEF 투자수익 (Revenues on Investments in PEF)	3,636
운용수익 (Other investment revenues)	1,923
경영자문료수익 (Consulting fees)	12
소수주주지분순손실 (Net expenses in minority interest)	-
II. 영업비용 (Operating expenses)	30,050
투자및금융비용 (Investment and financial expenses)	1,665
창업투자비용 (Expenses on investments in small and medium-size enterprises)	21,728
PEF 투자비용 (Expenses on investments in PEF)	127
일반관리비 (Administrative expenses)	4,815
소수주주지분순이익 (Net income in minority interest)	1,714
III. 영업이익 (Operating income(losses))	6,165
IV. 영업외수익 (Non-operating income)	3
V. 영업외비용 (Non-operating expenses)	1,080
VI. 법인세비용차감전계속사업손익 (Continuing operation income before income tax)	5,088
VII. 계속사업손익법인세비용 (Income tax expense)	2,055
VIII. 당기순이익 (Net income for the year)	3,033

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 3월 31일 현재

(As of March 31, 2022)

KB데이터시스템과 그 종속회사
KB Data Systems and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 유동자산 (Current assets)	37,848
당좌자산 (Quick assets)	37,848
1. 현금및현금성자산 (Cash and cash equivalents)	4,611
2. 단기금융상품 (Short-term financial instruments)	9,186
3. 매출채권 (Accounts receivable)	6,155
4. 대손충당금 (Allowance for doubtful accounts)	-
5. 기타 (Others)	17,896
재고자산 (Inventories)	-
상품 (Merchandise)	-
II. 비유동자산 (Non-current assets)	7,591
투자자산 (Investments assets)	509
유형자산 (Tangible assets)	1,985
무형자산 (Intangible assets)	1,618
기타비유동자산 (Other non-current assets)	3,479
자산총계 (Total assets)	45,439
부 채 (Liabilities)	

연결재무상태표

(Consolidated Statements of Financial Position)

2022년 3월 31일 현재

(As of March 31, 2022)

KB데이터시스템과 그 종속회사
KB Data Systems and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 유동부채 (Current liabilities)	25,247
매입채무 (Accounts payable)	15,638
미지급비용 (Accrued expenses)	5,140
기타 (Others)	4,469
II. 비유동부채 (Long-term liabilities)	1,797
퇴직급여충당금 (Accrued severance benefits)	120
장기미지급비용 (Long-term Accrued expenses)	939
기타 (Others)	738
부채 총계 (Total liabilities)	27,044
자 본 (Equity)	
I. 자본금 (Capital stock)	8,000
II. 기타포괄손익누계액 (Accumulated other comprehensive income)	(4,847)
III. 이익잉여금 (Retained earnings)	15,103
IV. 비지배지분 (Non-controlling interests)	139
자본총계 (Total equity)	18,395
부채와 자본총계 (Total liabilities and equity)	45,439

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 3월 31일까지

(January 1, 2022 ~ March 31, 2022)

KB데이터시스템과 그 종속회사
KB Data Systems and subsidiaries(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
I. 매출 (Sales)	45,028
상품매출 (Sales of merchandise)	814
용역수익 (Service revenue)	44,214
II. 매출원가 (Cost of sales)	41,801
상품매출원가 (Cost of merchandise)	754
용역매출원가 (Cost of service)	41,047
III. 매출총이익 (Gross profit)	3,227
IV. 판매비와관리비 (Selling and administrative expenses)	2,659
인건비 (Payroll)	1,524
경비 (Expenses)	1,135
V. 영업이익 (Operating income)	568
VI. 영업외수익 (Non-operating income)	280
VII. 영업외비용 (Non-operating expenses)	24
VIII. 법인세비용차감전순이익 (Income before income tax)	824
IX. 법인세비용 (Income tax expenses)	1,003
X. 당기순이익 (Net income for the period)	(179)
XI. 기타포괄손익 (Other comprehensive gain)	(2)

연결포괄손익계산서

(Consolidated Statements of Comprehensive Income)

2022년 1월 1일부터 2022년 3월 31일까지

(January 1, 2022 ~ March 31, 2022)

KB데이터시스템과 그 종속회사
KB Data Systems and subsidiaries

(단위: 백만원)
(in million won)

과목명(Description)	금액(Amount)
당기손익으로 재분류되지 않는 포괄손익 (Items that will not be reclassified subsequently to profit or loss)	(48)
1. 순확정급여부채 재측정요소 (Remeasurements of defined benefit plans)	(48)
2. 기타포괄손익-공정가치측정 금융상품의 평가이익(손실) (Gain(Losses) on valuation of financial instruments at fair value through	-
후속적으로 당기손익으로 재분류되는 포괄손익 (Items that may be subsequently reclassified to profit or loss)	46
1. 매도가능금융자산평가손익 (Gain on valuation of financial assets available for sale)	-
2. 해외사업장환산손익 (Foreign currency translation differences for foreign operations)	46
XII. 총포괄이익 (Total comprehensive income)	(181)
연결순손익의 귀속 (Profit for the period attributable to)	
1. 지배기업주주지분순이익 (Shareholders of the Parent Company)	(169)
2. 비지배지분순이익 (Non-controlling interests)	(10)
연결총포괄손익의 귀속 (Total comprehensive income for the year attributable to)	
1. 지배기업주주지분총포괄이익 (Shareholders of the Parent Company)	(173)
2. 비지배지분총포괄이익 (Non-controlling interests)	(8)

재무상태표

(Statements of Financial Position)

2022년 3월 31일 현재

(As of March 31, 2022)

KB신용정보

(단위: 백만원)

KB Credit Information

(in million won)

과목명(Description)	금액(Amount)
자 산 (Assets)	
I. 유동자산 (Current assets)	10,932
현금및현금성자산 (Cash and cash equivalents)	2,077
단기금융상품 (Short-term financial instruments)	5,182
매출채권 (Trade receivables)	3,410
기타 (Others)	263
II. 비유동자산 (Non-current assets)	16,928
장기금융상품 (Long-term financial instruments)	149
유형자산 (Tangible assets)	7,949
무형자산 (Intangible assets)	849
이연법인세자산 (Deferred income tax assets)	1,774
임차보증금 (Guarantee deposits)	6,207
기타보증금 (Other deposits received)	-
자산총계 (Total assets)	27,859
부 채 (Liabilities)	
I. 유동부채 (Current liabilities)	8,829
기타충당부채 (Provision for other estimated liabilities)	4,477

재무상태표

(Statements of Financial Position)

2022년 3월 31일 현재

(As of March 31, 2022)

KB신용정보

KB Credit Information

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
미지급비용 (Accrued expenses)	2,654
예수금 (Withholdings)	917
미지급금 (Non-trade payables)	504
미지급법인세 (Income taxes payable)	-
리스부채 (Lease liabilities)	277
II. 비유동부채 (Long-term liabilities)	4,134
확정급여부채 (Liabilities for defined benefit obligations)	214
장기성미지급금 (Long-term non-trade payables)	533
복구충당부채 (Provision for restoration costs)	103
손해배상위험충당금 (Provision for compensation of damage)	116
기타충당부채 (Provision for other estimated liabilities)	3,046
리스부채 (Lease liabilities)	123
부채 총계 (Total liabilities)	12,963
자 본 (Equity)	
I. 자본금 (Capital stock)	6,262
II. 자본잉여금 (Additional paid-in and other capital)	1,422
III. 이익잉여금 (Retained earnings)	7,294

재무상태표

(Statements of Financial Position)

2022년 3월 31일 현재

(As of March 31, 2022)

KB신용정보

(단위: 백만원)

KB Credit Information

(in million won)

과목명(Description)	금액(Amount)
IV. 기타포괄손익누계액 (Accumulated other comprehensive income)	(81)
자본총계 (Total equity)	14,897
부채와 자본총계 (Total liabilities and equity)	27,859

손익계산서

(Income Statements)

2022년 1월 1일부터 2022년 3월 31일까지
(January 1, 2022 ~ March 31, 2022)

KB신용정보

KB Credit Information

(단위: 백만원)

(in million won)

과목명(Description)	금액(Amount)
I. 매출 (Sales)	7,833
용역수입 (Revenues-services)	7,833
II. 매출원가 (Cost of service)	4,375
III. 매출총이익 (Gross profit)	3,459
IV. 판매비와관리비 (Selling and administrative expenses)	3,873
V. 영업이익 (Operating income)	(414)
VI. 금융수익 (Finance revenues)	36
VII. 기타수익 (Other revenues)	0
VIII. 기타비용 (Other expenses)	1,175
IX. 법인세차감전순이익 (Income before income tax expenses)	(1,554)
X. 법인세비용 (Income tax expenses)	(84)
XI. 당기순이익 (Net income)	(1,470)